

Health Insurance Shopping Checklist



Have a list of all doctors, specialists, and medicines you want or need prepared when you talk to an agent or insurance company.

- ☐ What policy do you sell the most?
- ☐ What policy has the most coverage?
- ☐ How are the policies different?
- ☐ What is the monthly premium?
- ☐ What will be my out-of-pocket costs?
- ☐ What is the out-of-pocket limit?
- ☐ What does the plan cover?
- ☐ What does the plan not cover?
- ☐ Is a referral required to see a specialist?
- ☐ Is my doctor in the plan's network?
- ☐ Are the specialists I need available nearby?
- ☐ Is the plan's network open or closed?
- ☐ Can I see any doctor I want?
- ☐ What happens if I go to an out-of-network doctor or hospital?
- ☐ What will my coinsurance amounts be when I get care?
- ☐ What will my total payment be when I get care?

Learn more about health insurance at: www.opic.texas.gov